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PATENT
Customer No. 22,852
Attorney Docket No. 05793.3051

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APR 12 2001
PATENT & TRADEMARK OFFICE

In re Application of:)
)
Joseph Lilly et al.)
) Group Art Unit: 2742
Serial No.: 09/780,468)
) Examiner: Unassigned
Filed: February 12, 2001)
)
For: SYSTEM AND METHOD FOR)
PROVIDING EXTRA LINES OF)
CREDIT)

Assistant Commissioner for Patents
Washington, DC 20231

Attention: **BOX MISSING PARTS**

Sir:

**RESPONSE TO NOTICE TO FILE
MISSING PARTS OF APPLICATION**

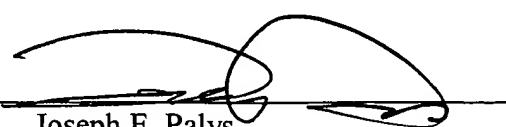
In response to the communication of March 27, 2001, Applicants submit a Declaration/Power of Attorney for filing in this application, the required fee of \$130.00, and a copy of the Notice of Missing Parts.

Please associate the enclosed declaration with the application, grant any extensions of time required to enter this response, and charge any additional required fees to our deposit account 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: April 12, 2001

By: 
Joseph E. Palys
Reg. No. 46,508

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UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS
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WASHINGTON, D.C. 20231
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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/780,468	02/12/2001	Joseph Lilly	05793.3051-00000

CONFIRMATION NO. 6389

FORMALITIES LETTER



OC000000005905518

Finnegan, Henderson, Farabow
Garrett & Dunner, L.L.P.
1300 I Street, N.W.
Washington, DC 20005-3315

Date Mailed: 03/27/2001

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is missing.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- **The balance due by applicant is \$ 130.**

The application is informal since it does not comply with the regulations for the reason(s) indicated below. Applicant is given TWO MONTHS from the date of this Notice within which to correct the informalities indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- Substitute drawings in compliance with 37 CFR 1.84 because:
 - drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. (5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch);

04/13/2001 SDENB0B1 00000027 09780468

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*A copy of this notice **MUST** be returned with the reply.*

Wt

Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE